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### Equity Indexed Hypothetical Calculator

Values Bases on the Historical Performance of the S&P 500 Index

Date of Issue: Jul 14,1990      Premium: \$1,000,000      Years Calculated: 17															
Averaging: None    Spread: 0.00 Reset Period: Annual    Cap: 0.00					Averaging: None    Spread: 0.00 Reset Period: Annual    Cap: 0.00					Averaging: None    Spread: 0.00 Reset Period: Annual    Cap: 0.00					
Date	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return	S&P 500	S&P 500 Return	Interest Earned	Policy Value	Annualized Return
7/15/91	382.39	4.1%	2.26%	\$1,022,580	<b>2.26%</b>	382.39	4.1%	2.67%	\$1,026,686	<b>2.67%</b>	382.39	4.1%	3.08%	\$1,030,791	<b>3.08%</b>
7/13/92	414.87	8.5%	4.67%	\$1,070,352	<b>3.46%</b>	414.87	8.5%	5.52%	\$1,083,370	<b>4.09%</b>	414.87	8.5%	6.37%	\$1,096,458	<b>4.71%</b>
7/13/93	448.09	8.0%	4.40%	\$1,117,491	<b>3.77%</b>	448.09	8.0%	5.20%	\$1,139,757	<b>4.46%</b>	448.09	8.0%	6.01%	\$1,162,305	<b>5.14%</b>
7/13/94	448.73	0.1%	0.08%	\$1,118,368	<b>2.84%</b>	448.73	0.1%	0.09%	\$1,140,815	<b>3.35%</b>	448.73	0.1%	0.11%	\$1,163,550	<b>3.86%</b>
7/13/95	561.00	25.0%	13.76%	\$1,272,264	<b>4.93%</b>	561.00	25.0%	16.26%	\$1,326,342	<b>5.81%</b>	561.00	25.0%	18.76%	\$1,381,886	<b>6.68%</b>
7/15/96	629.80	12.3%	6.75%	\$1,358,080	<b>5.23%</b>	629.80	12.3%	7.97%	\$1,432,071	<b>6.17%</b>	629.80	12.3%	9.20%	\$1,508,990	<b>7.10%</b>
7/14/97	918.38	45.8%	25.20%	\$1,700,336	<b>7.88%</b>	918.38	45.8%	29.78%	\$1,858,593	<b>9.26%</b>	918.38	45.8%	34.37%	\$2,027,565	<b>10.63%</b>
7/13/98	1,165.19	26.9%	14.78%	\$1,951,662	<b>8.72%</b>	1,165.19	26.9%	17.47%	\$2,183,260	<b>10.25%</b>	1,165.19	26.9%	20.16%	\$2,436,238	<b>11.77%</b>
7/13/99	1,393.56	19.6%	10.78%	\$2,162,044	<b>8.94%</b>	1,393.56	19.6%	12.74%	\$2,461,398	<b>10.53%</b>	1,393.56	19.6%	14.70%	\$2,794,354	<b>12.10%</b>
7/13/00	1,495.84	7.3%	4.04%	\$2,249,320	<b>8.44%</b>	1,495.84	7.3%	4.77%	\$2,578,823	<b>9.94%</b>	1,495.84	7.3%	5.50%	\$2,948,172	<b>11.42%</b>
7/13/01	1,215.68	-18.7%	0.00%	\$2,249,320	<b>7.65%</b>	1,215.68	-18.7%	0.00%	\$2,578,823	<b>8.99%</b>	1,215.68	-18.7%	0.00%	\$2,948,172	<b>10.33%</b>
7/15/02	917.93	-24.5%	0.00%	\$2,249,320	<b>6.99%</b>	917.93	-24.5%	0.00%	\$2,578,823	<b>8.21%</b>	917.93	-24.5%	0.00%	\$2,948,172	<b>9.43%</b>
7/14/03	1,003.86	9.4%	5.15%	\$2,365,131	<b>6.85%</b>	1,003.86	9.4%	6.08%	\$2,735,740	<b>8.05%</b>	1,003.86	9.4%	7.02%	\$3,155,162	<b>9.24%</b>
7/13/04	1,115.14	11.1%	6.10%	\$2,509,330	<b>6.79%</b>	1,115.14	11.1%	7.21%	\$2,932,861	<b>7.99%</b>	1,115.14	11.1%	8.31%	\$3,417,479	<b>9.17%</b>
7/13/05	1,223.29	9.7%	5.33%	\$2,643,179	<b>6.69%</b>	1,223.29	9.7%	6.30%	\$3,117,746	<b>7.88%</b>	1,223.29	9.7%	7.27%	\$3,666,058	<b>9.05%</b>
7/13/06	1,242.28	1.6%	0.85%	\$2,665,747	<b>6.32%</b>	1,242.28	1.6%	1.01%	\$3,149,205	<b>7.43%</b>	1,242.28	1.6%	1.16%	\$3,708,741	<b>8.54%</b>
7/13/07	1,552.50	25.0%	13.73%	\$3,031,874	<b>6.74%</b>	1,552.50	25.0%	16.23%	\$3,660,375	<b>7.93%</b>	1,552.50	25.0%	18.73%	\$4,403,347	<b>9.11%</b>

Annualized returns are not guaranteed and only represent the potential performance based on the product design. Returns with equity index annuities can never be less than zero.

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